



**Testimony before the Human Services Committee
Re: H.B. 6367 – An Act Concerning the Governor’s Budget Recommendations
for Human Services Programs
Submitted by Maggie Adair, Executive Director
Connecticut Early Childhood Alliance
Tuesday, February 26, 2013**

The Connecticut Early Childhood Alliance thanks the Human Services Committee for the opportunity to testify on the Governor’s budget proposal affecting HUSKY A parents. I am Maggie Adair, Executive Director of the Connecticut Early Childhood Alliance. The Alliance is a statewide advocacy and membership organization committed to improving outcomes for all children, birth to age eight, in the areas of early learning, health, safety, and economic security.

In H.B. 6367, HUSKY A eligibility for parents is reduced from 185% to 133% of the Federal Poverty Level. An estimated 40,000 parents would be dropped from HUSKY A coverage with this policy change. The Governor’s budget narrative indicates that the affected parents will secure coverage through the new Health Insurance Exchange.

We are very concerned that the cost in the Exchange will be unaffordable for many parents, even when federal subsidies are taken into account. There will be significant co-pays and deductibles in the Exchange. Studies show that even small cost-sharing requirements pose a barrier for low-income people to seek needed health services. In Connecticut, cost-sharing has been attempted in the past, but was rescinded when it became clear that parents could not afford the cost and were not getting needed health care services.

This policy will result in cost-shifting. Parents who cannot afford entering the Exchange will not seek health care, resulting in a minor health issue escalating into a much larger one. They will end up in the emergency room, which is a much more costly and inefficient way to deliver health care.

More children will not get the health care they need by cutting these parents from HUSKY. A large body of research finds that more children are likely to be covered by health insurance when their parents are also covered. Aligning parent and child eligibility also makes the HUSKY program easier to understand and administer.

We urge the Human Services Committee to ensure parents earning up to 185% FPL do not lose affordable health care.

Thank you for the opportunity to submit testimony.